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RE: U.S. Serial No. 09/712,743

MESSAGE:

Amendment and Reply (13 pgs.)

Thank you.

Howard Sobelman

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By: Leborah C-Mie

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicants:	Patnode, et al.	Docket No.:	49335.0400
Serial No.:	09/712,743	Examiner:	Yasin M. Barqadle
Filed:	November 14, 2000	Group Art Unit:	2153
Title:	SYSTEM AND METHOD FOR CREATING FINANCIAL ADVICE APPLICATIONS	Confirmation No.:	9259

AMENDMENT AND REPLY

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated March 24, 2006, in which this Reply is filed within two months, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks/Arguments begin on page 11 of this paper.